

ITEM

Fees

Final Fee (Incl of GCT)

DAY TO DAY BANKING SERVICES

Manager's Cheques	\$351.93	\$410.00
Replacement Manager's Cheques	\$1,072.96	\$1,250.00
Foreign Drafts(negotiated overseas)	\$2,145.92	\$2,500
Foreign Drafts (negotiated locally)	\$549.36	\$640
Replacement Foreign Drafts	\$1,545.06	\$1,800.00
Cheques (Local USD Accounts)	USD 0.86 per cheque	USD 1 per cheque
Cheques issued J\$1,000,000 and over	\$5,000 per transaction	\$5,825 per transaction
Cheque encashment fee (non-clients)	\$171.67	\$200.00
Cheques on Collection(Local Account)	1% per transaction with min USD 25.00 or equivalent + bearer fees	1.165% per transaction with min USD 29.13 or equivalent + bearer fees
Cheques on Collection(Foreign Account)	1% per transaction with min USD 35.00 or equivalent +bearer fees	1.165% per transaction with min USD 40.78 or equivalent + bearerfees
Dormant accounts fees	\$0.00	\$0.00
Returns/Stop Payments		
Returned Cheques (J\$ account)	\$1,055.79	\$1,230.00
Returned Cheques (USD Local account)	USD 12.87	USD 14.99
Return Foreign Cheques	USD 30.04 per item	USD 35.00 per item
Stop Payments on Manager's Cheques	\$390.56	\$455.00
Stop Payments/Cancellation(J\$ account)	\$390.56	\$455.00
Stop Payments (Local USD account)	USD 8.58	USD 10.00
Stop Payment on Foreign Drafts	USD 22.32 + FBC	USD 26 + FBC
Interim/Duplicate Statements(Savings)	\$0.00	\$0.00
Interim/Duplicate Statements(Chequing)	\$450.64	\$525
Audit Confirmation	\$2,150.22 for current year + \$815.45 per hr for credit/security information	\$2,505 for current year + \$950 per hr for credit/security information
Voucher Search	\$1,905.58 plus \$815.46 per hr for search	\$2,220 (1st hour) plus \$950 per hr for search
Certification of account balance	\$901.29	\$1,050.00
Bill Payment(in branch)	\$175.00 per bill	\$203.86 per bill
Cash Deposit in Excess of:		
J\$500,000	\$2.32 per \$1,000 of amount in excess	\$2.70 per \$1,000 of amount in excess
USD 1,500.00	0.86% of excess amount	1% of excess amount
CAN 1,500.00	0.86% of excess amount	1% of excess amount
£1,500.00	0.86% of excess amount	1% of excess amount
Debiting Accounts per clients instruction -in Branch (letter/email/bearer)	\$394.85	\$460.00
Night/Day Deposit Service (One time setup fee)	\$8,583.69	\$10,000.00
Replace Night Chute Key - Cost	\$1,030.04	\$1,200.00
Deposit bags Size A (9X12) per 50 bags	\$2,532.19	\$2,950.00
Deposit bags Size D (12X16) per 50 bags	\$3,004.29	\$3,500.00
Deposit bags Size G (20X25) per 50 bags	\$5,510.73	\$6,420.00
Account Early Closure Fee (Accounts closed before 90 days)	\$2,532.19	\$2,950.00
CD Early Encashment Fee	1% of Interest earned	
Client Cash Orders over J\$1M or foreign currency equivalent	0.125% of the amount shipped	

FUNDS TRANSFER

Wire Transfers - Overseas		
Outgoing Wire Transfer - In Branch	USD 30.04 (+FBC)	USD 35 (+FBC)
Outgoing Wire Transfer - Online	USD 20.60 (+FBC)	USD 24 (+FBC)
Incoming Wire Transfer	\$12.87 (USD & CAD)	\$14.99 (USD & CAD)
Incoming Wire Transfer	\$10.30 (GBP & Euro)	\$12 (GBP & Euro)
Repair/amendment of outgoing wire transfer	USD 21.46 + FBC	USD 25 + FBC
Correspondent bank investigation/query	USD 21.46 + FBC	USD 25 + FBC
Tracer/query at clients request	USD 21.46 + FBC	USD 25 + FBC
Returned wire to correspondent bank	USD 21.46 + FBC	USD 25 + FBC
Credit confirmation to correspondent bank	USD 21.46 + FBC	USD 25 + FBC

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FUNDS TRANSFER

Transfer to local Banks		
Sagicor to Sagicor account (online)	\$0.00	\$0.00
Sagicor to Sagicor(in-branch)	\$175.00	\$203.87
Sagicor to other bank (online)	\$154.51	\$180.00
Sagicor to other bank (in-branch/Transact)	\$257.51	\$300.00
Other bank to Sagicor	\$154.51	\$180.00
Automated Clearing House (ACH)	\$17.17	\$20.10

INTERNET BANKING - e-bank

Internet Banking (Individual) Access	FREE	FREE
Internet Banking (Corporate) Access	FREE	FREE
Transfer between Sagicor Accounts	FREE	FREE
Online Balance Enquiry	FREE	FREE
Bill Payment	FREE	FREE
TRANSACT		
Service Charge	\$214.59	\$250.00

STANDING INSTRUCTIONS

Set Up/Amendment Fee	\$257.51	\$300.00
Transaction Fee	\$309.01 + cost of Manager's Cheque/RTGS/ACH	\$360 + cost of Manager's Cheque/RTGS/ACH
Failure Charge	\$402.58	\$469.00
Sweep between Accounts	\$51.50 per sweep	\$60 per sweep
Sweep between Accounts via ebank	\$25.76	\$30.00

DEBIT CARDS

Using Proprietary (SBJ) ABM's		
Withdrawals	\$30	\$35.00
Replacement ATM Card	\$600.86	\$700.00
Declined	\$13.73	\$16.00
Transfers	FREE	FREE
Balance Enquiry	FREE	FREE
Deposit	FREE	FREE
Mini Statement	FREE	FREE
Using Multilink ABMs		
Withdrawals	\$51.50	\$60.00
Balance Enquiry	\$36.05	\$42.00
Declined	\$30	\$35.00
Point-of-Sale (POS) Transactions using Proprietary (SBJ) Machines		
Per Transaction	\$12.87	\$14.99
Declined	\$6.87	\$8.00
Point-of-Sale (POS) transactions using Multilink		
Per Transaction	\$13.73	\$16.00
Declined	\$9.44	\$11.00

CORPORATE PAYROLL SERVICES

Direct Advantage		
Per Transaction/Item Charge	\$17.17 per item	\$20 per item
Electronic		
Per Transaction/Item Charge	\$42.92 per item	\$50.00 per item
Manual		
Per Transaction/Item Charge	\$171.67 per item	\$200 per item

CREDIT

Loan Commitment Fee - Consumer Loans

Loan Commitment Fee (Consumer Loans)		
Cash Secured	0.75% - 1.5% of facility amount. Minimum \$5,000.00; minimum loan \$100,000; no credit report fee	0.87% - 1.75% of facility amount. Minimum \$5,000.00; minimum loan \$100,000; no credit report fee
Unsecured	3.43% of facility amount. Minimum loan \$150,000.00; no credit report fee	4% of facility amount. Minimum loan \$150,000.00; no credit report fee

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CREDIT Loan Commitment Fee - Consumer Loans		
Auto Loan	New Vehicles: 2.75% of facility amount; Used Vehicles: 2.95% of facility amount; No minimum; no processing fee; no credit report fee	New Vehicles: 3.2% of facility amount; Used Vehicles: 3.4% of facility amount; No minimum; no processing fee; no credit report fee
Mortgage/Home Equity	1.95% commitment fee + documentation fee	2.27% commitment fee + documentation fee
Annual renewal fee (Overdraft)	2% (min. \$2,950)	2.33% (min. \$3,436.75)
Late payment fee (Personal)	\$1716.74	\$2000.00
Late payment fee (Business)	\$3433.48	\$4000.00

Loan Commitment Fee Business Loans		
Development Bank of Jamaica (DBJ) facilities	2.33% - 3.495% facility amount (inclusive of DBJ commitment fees)	
Export-Import Bank of Jamaica (EXIM)	1.165% - 3.495% of facility amount (inclusive of EXIM fees)	
SBJ Amortized & Term Loans (Cash Secured)	0.29% - 1.165% of facility amount Minimum \$15,000.00	
SBJ Amortized & Term Loans (Non-Cash secured)	0.5825% - 1.165% of facility amount. Minimum \$15,000.00	
Line of Credit (Secured)	0.5825% - 1.165% of facility amount. Minimum \$15,000.00	
Leasing	1.165% - 2.33% of facility amount Minimum \$15,000.00	

TRADE FINANCING		
Discounting of Trade Receivables	1.165% - 2.33% of facility amount	
Letters of Credit	Negotiable	

CREDIT Indirect Credit Facilities		
Letters of Guarantee (Cash Secured)	\$0.5M - \$5M: 2.33% p.a. Over \$5M: 1.7475% p.a.	
Letters of Guarantee (Non-Cash Secured)	\$0.5M - \$5M: 2.33% - 3.495% p.a. Over \$5M: 1.7475% p.a. - 3.495% p.a.	
Letters of Undertaking (Cash Secured)	\$0.5M - \$5M: 1.7475% p.a. Over \$5M: 0.5825% p.a.	
Letters of Undertaking (Non-Cash Secured)	\$0.5M - \$5M: 2.04% p.a. Over \$5M: 1.46% p.a.	
Letters of Hypothecation	\$0.5M - \$5M: 1.75% p.a. Over \$5M: 0.5825% p.a.	
Bonds	Cash secured: 0.5825% of facility amount	
Performance	Non-cash secured: 2.33% of facility amount	

Insurance Premium Financing		
Local Currency Facilities (3 – 10 months)	3.5% - 9.25% p.a. add-on of amount financed	